

 देना बैंक DENA BANK	LEAD BANK OFFICE : 1-viswhvkarma Nagar, Jodhpur gate KHAMBHALIYA-361305 Tel. : [02833] 237411 khamba@denabank.co.in
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DB/LB/DLCC/JUN2018

Dt: 20/08/2018

To,

***Ref: DLRC /DCC Meeting of Devbhumi Dwarka District to be held on
29/08/2018 for the quarter ended June 2018***

The subject meeting is to be held on 29/08/2018 at 5:00 PM at Conference Hall, Collectorate Office, Khambhaliya for reviewing the progress under ACP and Review the performance for the quarter ended June 2018. We append below the detailed background papers for the said meeting for your perusal and doing the needful.

As the meeting, being the highest forum at District Level, it is utmost necessary that a senior level functionary who is competent enough to make commitment or take decision on behalf of his agency / department should attend.

The business of the meeting will be transacted sharp at 05:00 PM. You are therefore requested to please complete the registration and other formalities before commencement of the meeting.

All Banks & Agencies are requested to reconcile the position of applications under various schemes of Government Sponsored Programme before attending the meeting.

Yours faithfully,

Lead District Manager
Devbhumi Dwarka

AGENDA INDEX OF DLCC/DLRC MEETING OF DEVBHUMI DWARKA DISTRICT FOR THE QUARTER ENDED JUNE 2018

Agenda No.	Particulars	
1	Confirmation of proceedings of the last DLCC/DLRC meeting	
2	Review of Key banking parameters for the Qtr ended June-18	
3	Action taken report on action points of previous meeting	
4	Financial inclusion program progress report-Roadmap	
5	FINANCIAL INCLUSION AND OTHER ISSUES	
	5.1	Progress Under PMJDY
	5.2	Aadhaar Seeding & authentication in CASA accounts
	5.3	Gap in appointment of the BCs
	5.4	Progress in enrolment in Social security schemes
	5.5	Progress under PMMY
6	Details of the progress in implementation of Central Govt. Sponsored Schemes	
	6.1	PMEGP (KVIC+KVIB+DIC)
	6.2	Other Central Govt. Sponsored Schemes: NULM
7	State Govt. sponsored schemes	
8	Review of Annual Credit Plan (ACP)	
9	Doubling of Farmer's income by 2022	
10	Pradhan Mantri Awas Yojana	
11	Progress in installation of Aadhaar Enrollment Kit in Bank branches	
12	Review of Progress in submission of LBRs	
13	Review of NPAs	
14	Long pending (more than 6 months) subsidy claims-scheme/bankwise	
15	Review of recovery position in recovery certificate filed under state recovery acts	
16	Review of progress of RSETI	
17	Progress in issuance of various credit card schemes	
18	SHG related issues-Grading of SHG and SHG-Bank Linkage	
19	Details of outdoor FLCs conducted by rural branches of the banks	
20	Negotiable Warehouse Receipts (NWRs) to farmers by warehousing development regulatory authority	
21	Joint Liability Group-formation and credit	
22	Details of various meetings of subcommittee held during the quarter	
23	Details and findings of study done if any in the district since last meeting and implementable action points if any,	
24	Summary of important circulars issued by RBI/NABARD/other authorities relevant to this forum	
25	Any other matter with permission of the Chair	
26	Date of next Meeting for the Qtr Sept - 2018	

1. Confirmation of the proceeding of Last Meeting

The proceedings of the DLCC/DLRC meeting for the quarter ended March -18 held on 19/06/2018 were circulated to all the members on 02/07/2018. Since no comments/amendments have been received from any of the members, the House is requested to confirm the same.

2. Review of Key Banking Parameters in District for quarter ended

June – 2018

(Amt. in Lacs)

Sr.No.	Details		Last Qtr. Mar 18	Last Year June 17	Present Qtr June 18	Growth Q-o-Q (%)	Growth Y-o-Y (%)
1 a	Branch Expansion	Urban & Metro	0	0	0	0	0
		Semi Urban	55	55	55	0	0
		Rural	44	44	44	0	0
		Satellite Office	0	0	0	0	0
		Total	99	99	99	0	0
1 b	ATMs Expansion	Urban & Metro	0	0	0	0	0
		Semi Urban	50	50	50	0	0
		Rural	19	18	19	0	5%
		Total	69	68	69	0	2%
2	Deposit Growth		384165	365020	393263	2%	8%
3	Advances		142976	138169	172571	21%	25%
4	Priority Sector Advance		119742	117379	151768	27%	30%
4.1 a)	% growth						
b)	% to total advances		84%	85%	88%	4%	3%
5	Agriculture Advance		96345	93470	108052	12%	16%
5.1 a)	% growth						
b)	% to total advances		71%	68%	63%	-8%	-5%
5.2 (A)	Of (5) above, Loans to Small & Marginal Farmers		45549	26228	49626	9%	89%
5.2 (B)	% to total advances		18%	19%	29%	11%	10%
6	MSME Advance	No. of Units	6211	6061	6250	1%	3%
		Amount O/S % growth % to total advances	13289 9%	13132 10%	14037 8%	6% -1%	7% -2%

6(A)	Of (6) above , loans to micro units	No. of Units	6211	6061	5108	-18%	-16%
		Amt. O/S	13289	13132	7270	-45%	-44%
		% to total advances	9%	10%	4%	-5%	-6%
7	Weaker Section Advances		57293	51320	67720	19%	32%
7.1	% growth % to total advances		40%	37%	39%	-1%	2%
8	Kisan Credit Card	No.	69067	64172	65056	-5%	2%
		Amount o/s	85564	81822	96397	13%	18%
9	CD Ratio		37.22	37.85	43.88	6.66	6.03

(Ref. Annex. I To IV)

3. ATR on Action Points of previous meeting

Sr. No.	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	Agenda 4	<p>There are 5 unbanked rural centres in the district having below 5000 population (tier VI) as stated below,</p> <ol style="list-style-type: none"> 1. Lovravi allotted to Bank of India, Dwarka 2. Maripur allotted to Punjab National Bank, Dwarka 3. Jepur allotted to State Bank of India, Raval 4. Kota allotted to Bank of India, Khambhaliya 5. Gojines allotted to State Bank of India, Lamba <p>And there are 4 unbanked rural centres in the district having above 5000 population (tier V) as stated below,</p> <ol style="list-style-type: none"> 1. Bharana allotted to Bank of India, Vadinar 2. KhathiDevaliya allotted to SaurashtraGramin Bank, Bajana 3. Harshadpuralloted to State Bank 	No progress

		of India, ADB Branch. All Service area banks are requested to open full fledged brick and mortar branch or open banking outlet with BC or bank employee with minimum 4 hours a day and 5 days a week banking service.	
2	Agenda No. 15	Review of recovery position in Recovery Certificate filed under State Recovery Act	No Progress

4. FIP:

FIP progress Report -

Total Rural Centres (Tier 5 & 6) (A)	Out of A, **Banking Outlets present in (B)	Total Unbanked Rural Centres (A-B)
261	256	5

4.1 Progress in opening of Banking Outlets :

Rural Centres with Population	No. of Unbanked Rural Centres(URCs) in beginning of the quarter	Banking Outlets opened during the quarter	No. of Unbanked Rural Centres(URCs) in end of the quarter
Above 5,000 (Tier-5)	4	1	3
Less than 5,000 (Tier-6)	5	0	5

5. Financial Inclusion and other issues.

5.1 Progress under PMJDY

Bank	Total No. of Accounts opened	Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In lacs)	Number of Pass-Books issued
PSBs	88661	61625	72871	520.59	88656
RRBs	15975	10679	9739	39.00	15975
Private Banks	1858	1116	268	101.89	83
GSCB	0	0	0	0	0
Total	106494	73420	82878	661.48	104714

(Ref. Annex. V)

5.2 Aadhaar Seeding & authentication in CASA accounts :

Bank	Total No. active CASA accounts	Out of which, total Aadhaar Seeded Accounts	%Aadhaar Seeding in CASA accounts	%Aadhaar authentication in CASA accounts	Total no. of Savings accounts	Savings account seeded with Mo.No.	%Mo. No. Seeding
PSBs	423951	312898	74	62	387555	253017	65
RRBs	0	0	0	0	0	0	0
Private Banks	30167	16939	56	56	20863	19194	92
GSCB	57008	19029	33	33	55047	16945	31
Total	511126	348866	68	53	463465	289156	62

5.3 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure				
		No. of SSA allotted (a)	No. of BCs required (b)	No. of BCs available (c)	Uncovered SSA (d)	out of (d), No. of location uncovered due to connectivity
1	All Banks	121	97	92	5	0

(Ref. Annex. VI)

5.4 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	39138	12585	1223	52946
Pvt Banks	1517	663	139	2319
RRBs	479	206	63	748
GSCB and DCCBs	0	0	0	0
Total	41134	13454	1425	56013

(Ref. Annex. VII)

5.5 Progress under PMMY

(Amt. in Lacs)

SR No.	Category	Disbursement target	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	0	286	128.80	286	128.80
2	Kishore	0	366	630.45	366	630.45
3	Tarun	0	30	212.93	30	212.93
Total		0	682	972.18	682	972.18

(Ref. Annex. VIII)

6 The details of the progress made in implementation of Central Government Sponsored Schemes.

6.1 Name of Scheme: - PMEGP (KVIC+KVIB+DIC)

Sr.	Name of Bank	Appl. Forwarded to Banks	Appl. Sanctioned by Banks		Appl. Disbursed by Banks			Appl. Rejected by Banks	Appl. Pending with Banks
		No. of Projects	No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects
Refer annexure IX (NIL)									

6.2 Other Central Government Sponsored Schemes: NULM

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	NIL					
Group (SEP-G)						
SHG Bank Linkage						
Total						

7 State Government Sponsored Schemes

(Amount in Lacs)

Name of Scheme	Target	Old Pending	No. of Applications				% Achievement
			Sponsored	Sanctioned	Rejected	Pending	
VBS	450	76	175	39	84	128	8.67
GSCDC	100	0	51	3	6	42	3.00
DCWD	63	0	48	8	0	40	12.70
GWEDC	17	0	0	0	0	0	0.00
JGVY	0	0	0	0	0	0	0.00
DTASY	0	0	6	1	3	2	0.00

(Ref. Annex. X to XIV)

8. Review of Annual Credit Plan (ACP)

(Amt. in Lacs)

Sr.	Sectors	ACP Current Year					
		Annual Allocation		Achiev. Upto current qtr.		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	82980	96995	51259	71671	62	74
	Of which Crop Loan	73591	63288	49560	68427	67	108
	Of which Allied+ATL	9389	33707	1699	3244	18	10
2	MSME	2803	8500	638	2880	23	34
3	Education	144	456	24	60	17	13
4	Housing	500	2694	83	461	17	17
5	Others	2144	560	114	343	5	61
	Total Priority Sector Advances	88571	109205	52118	75415	59	69

(Ref. Annex. XV)

9. Doubling of Farmer's income by 2022 :

For doubling of Farmer's income by 2022, all banks were already instructed to emphasize on Agriculture Ancilliary activity like dairy, fisheries, vermiculture, bee keeping etc.

Further, NABARD has introduce Area Development Scheme (ADS) for all districts of Gujarat, implementable over next five years 2018-2023, which are expected to facilitate capital formation in agriculture and also create avenues for additional income for the farmers to achieve the goal of doubling of farmers by 2022. In our Devbhumi Dwarka NARARD has identified two schemes i. e. Dairy Development and Sprinkler Irrigation for Groundnut. The target and achievement of both the scheme are as under :

Sr No	Name of Scheme	Target		Achievement		% Achieve	
		ACC	Amt (lakh)	ACC	Amt (lakh)	ACC	Amt (lakh)
1	Dairy Development	150	518.12				
2	Sprinkler Irrigation for Groundnut	950	334.39				

10. Pradhan Mantri Awas Yojana (G) :

Year	Target (AC)	Achievement	% of Achie.	Target (Amt in lakhs)	Achievement	% of Achie.
2017-18	99	66	66.67	118.8	79.2	66.67
2016-17	395	346	87.59	474.00	415.2	87.59

The above data is of March 2018.

11. Progress in installation of Aadhaar Enrollment Kit in Bank branches :

Sr No.	Bank Name	Branch Name		
		Aadhar Centre allotted	Aadharcentre started	Aadharcentre Yet to start
1	Dena Bank	Khambhaliya	Khambhaliya	
		Okha	Okha	
2	Bank of Baroda	Dwarka	Dwarka	
3	SaurashtraGramin Bank	Dwarka	Dwarka	
		Khambhaliya		Khambhaliya
		VeradnakaBhanvad		VeradnakaBhanvad
4	Bank of India	Bhanvad	Bhanvad	
5	State Bank of India	Bhatia	Bhatia	
6	ICICI Bank	Dwarka		Dwarka
7	Central Bank of India	Khambhaliya	Khambhaliya	
	Total	10	7	3

12. Review of Progress made in Submission of LBRs as per LBR Received up to current quarter. Apart from % submission, names of branches who have delayed / not submitted LBRs for 2 or more quarters may be mentioned.

It has been discussed in every BLBC and hence the response to submit the LBRs before 5th of proceeding month is not followed by the branches and because of non submission of LBRs within prescribed time, overall district performance is affected.

(Ref. Annex. XVI)

13.Review of NPAs**(Amt In Lacs)**

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	67365.00	790.00	1.00
Agri. Term Loan	5094.23	335.00	7.00
MSMEs	4012.56	114.79	3.00
Other PSA	11575.30	110.00	1.00
Total PSA	98379.70	1384.26	1.00
Non Priority Sector	12709.00	114.00	1.00
TOTAL ADVANCES	111088.70	1498.26	1.00
Central Govt. Sponsored schemes			
PMEGP	9.00	5.00	56.00
State Govt. Sponsored programmes			
VBS (DIC)	1211.13	180.55	15.00
GSCDC	213.06	18.35	9.00
DCWD	62.00	10.00	16.00
GWEDC	8.00	1.05	13.00
JGVY	0.00	0.00	0.00
Others			
Housing Loan	9492.39	18.50	0.19
Education Loan	840.22	15.97	1.90

(Ref. Annex. XVII)**14. Long pending(more than 6 months) subsidy claims-Scheme / bank-wise:****a.State Government Sponsored Schemes:**

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	JGVY	DCWD	GWEDC	GSCDC
UBI	6	0	0	0	0	0

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
0	0	0

15. Review of recovery position in Recovery Certificate filed under State Recovery Acts.

[A] Cases filed with District Collector: (Amt. in Lacs)

Sr.	Name of Bank	Cumulative Position of							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	BOI	1	8.00	0	0	0	0	1	8.00
2	CBI	7	12.70	1	1.40	1	1.40	6	11.30

Period wise Pendency: (Amt. in Lacs)

Sr.	Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	BOI	0	0	0	0	0	0	1	8	1	8.00

[B] Cases filed with DDO: (Amt. in Lacs)

Sr.	Name of Bank	Cumulative Position of							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	BOI	10	32.38	5	12.34	5	12.34	5	20.04
2	SGB	558	11571	2	8	146	2727	412	8836

Period wise Pendency: (Amt. in Lacs)

Sr.	Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	BOI	0	0	0	0	0	0	5	20.04	5	20.04
2	SGB	24	1055	176	4209	0	0	133	2531	412	8836

[C] (1) Bank Wise details of top 5 cases pending with District Collector

Sr. No	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed or	Remarks
1								Details not received from the banks and hence banks to bring the information at the time of meeting.
2								
3								
4								
5								

(2) Bank Wise details of top 5 cases pending with DDO

Sr. No	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed or	Remarks
1		Details not received from the banks and hence banks to bring the information at the time of meeting.						
2								
3								
4								
5								

16. Review of RSETI

Training at RSETIs

1	2	3		4	5	
No. of Training Prog. Conducted during the Qtr.	No. of persons trained	Cumulative during the current FY		No. of persons trained since inception	Out of 4, trainee settled (settlement ratio)	
		No. of Prog.	No. of persons trained		No. of trainee settled through Bank Finance	No. of trainee settled through own Source
0	0	0	0	0	0	0

17. Progress in issuance of various Credit Card Schemes.

(Amt. in Lacs)

Type	Targets		o/s previous qtr.		Cumulative disbursement during the year		o/s at the end of current qtr.	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
KCC	0	0	69067	85564	46277	62802	58763	86438
GCC	0	0	34	8	0	0	34	8
ACC	0	0	0	0	0	0	0	0
WCC	0	0	8	8.50	0	0	8	8.50
SCC	0	0	0	0	0	0	0	0

18.SHG related issues – Grading of SHGs and SHG-Bank Linkage

a) Saving Bank account details (Amt. in lacs)

Savings Bank A/Cs opened during the quarter ended June 18			Total No. of Savings Bank accounts as on June-18		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
41	410	0.41	41	410	0.41

b) SHG Grading, Sanction and disbursement details (Amt. in lacs)

Accounts Graded and Sanctioned during the quarter ended June-18			Total Cumulative Accounts Graded and Sanctioned during the Financial Year		
Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.
5	5	0.60	5	5	0.60

c) Disbursement Details (Amt. in lacs)

Disbursement made during the quarter ended June-18				Total loans disbursed during the year			
Total a/c disb.	Amt. disb.	Out of total a/c disb. no. of new a/c	Amt. disb. to new a/c	Total a/c disb.	Amt. disb.	Out of total a/c disb. no. of new a/c	Amt. disb. to new a/c
126	157	126	157	1044	1089.30	1044	1089.30

d) Loan Outstanding and NPA (Amt. in lacs)

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
152	100	16	12.50	10.52	12.50

19. Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks -

Sr.	Name of Bank	No. of Rural Branch	No. of FL Camps conducted in the district during the quarter	No. of Rural branches who have conducted FL Camps during the quarter			
				1 camp (B)	2 camps (C)	More than 2 camps (D)	Total No. of Rural Branches (A+B+C+D)
1	DENA BANK	4	24	0	0	24	24
2	SBI	8	2	0	2	0	2
3	BOI	2	4	0	0	4	4
4	BOB	2	2	0	0	2	2
5	ICICI	0	1	1	0	0	1
	Total	16	33	1	2	30	33

20. Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority(WDRA)

(Amt. in lacs)

Sr.	Name of Bank	Disbursement during the quarter		Outstanding as at end of quarter	
		No. of Accounts	Amount	No. of Accounts	Amount
NIL	NIL	NIL	NIL	NIL	NIL

21. Joint Liability Group – Formation & Credit(Amt. in Lacs)

BANK NAME	Total No. of JLG formed	JLG financed during the qtr.		Cumulative JLG financed during the year		Outstanding loans to JLG	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
SGB	0	0	0	22	31	22	30

22. Details of various meetings of sub-committees held during the quarter.

Action points of minutes of meeting	Action proposed to be taken by	Status of action taken
NIL		

23. Details & findings of study done if any in the district since last meeting and implementable action points if any (to be reviewed in the next meeting)

24. Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum

25.Any other matter with permission of the chair.

25.01: Set up of New ATMs at public places in Devbhumi Dwarka District:

The matter was discuss in “District Development co-ordination and monitoring committee (DISHA)” held on 03-04-2017, 18-03-2018 and 13-07-2018, in this regard we have sent below mentioned three letters from our office;

Lead Bank Letter No. LB/DBD/015/2018 Dated 13/03/2018

Lead Bank Letter No. LB/DBD/021/2018 Dated 21/04/2018

Lead Bank Letter No. LB/DBD/043/2018 Dated 25/07/2018

Letter from Collector office was also sent as on 13/07/2018 but till date we do not have get reply from any bank except Dena Bank.

You are requested to remain present in DLCC with appropriate action taken report for the above letters.

26.Date of next meeting is proposed on 15/11/2018 for the next Quarter ended September – 2018.

List of Invitees:

Sr. No.	Name of Invitees
1	Collector Shri, Devbhumi Dwarka Dist., Khambhalia
2	Smt Poonamben Madam, Hon'ble MP
3	Shri Vikrambhai Madam, Hon'ble MLA
4	Shri Pabubha Manek, Hon'ble MLA
5	Jilla Parishad Chief, Devbhumi Dwarka Dist.
6	General Manager, FIDD C/o. RBI, Ahmedabad
7	DGM, SLBC C/o. Dena Bank, Ahmedabad
8	DDO, Devbhumi Dwarka Dist, Khambhalia
9	Regional Authority, Dena Bank, Zonal Office, Rajkot
10	Lead Bank Officer, FIDDC Cell, C/o. RBI, Ahmedabad
11	Director DRDA, Khambhalia
12	DLM, GLPC (DRDA), Khambhalia
13	The Chief Officer, Nagarpalika, Khambhalia
14	DDM, NABARD, Jamnagar
15	General Manager, DIC, Khambhalia
16	The Dist. Co-ordinator, KVIC, Ahmedabad
17	The Dist. Manager, Gujarat Women Development Corp., Gandhinagar
18	Jilla Samaj Kalyan Adhikari (Vikastijati), Khambhalia
19	Director, RSETI, Jamnagar & Devbhumi Dwarka Dist.
20	District Manager, GSCDC, Jamnagar
21	Regional Authority, Andhra Bank, Regional Office, Ahmedabad
22	Regional Authority, Bank of Baroda, Regional Office, Jamnagar
23	Regional Authority, Bank of India, Regional Office, Rajkot
24	Regional Authority, Central Bank of India, Regional Office, Rajkot
25	The General Manager, JDCC Bank, HO, Jamnagar
26	The District Manager, GSARDB, Jamnagar
27	Regional Authority, Punjab National Bank, Regional Office, Ahmedabad
28	Regional Authority, State Bank of India, RBO-3, Jamnagar
29	Regional Authority, Saurashtra Gramin Bank, Regional Office, Jamnagar
30	Regional Authority, Union Bank of India, Regional Office, Rajkot
31	Regional Authority, Uco Bank, Regional Office, Ahmedabad
32	Regional Authority, Vijaya Bank, Regional Office, Ahmedabad
33	Regional Authority, Indian Bank, Regional Office, Ahmedabad
34	Regional Authority, Canara Bank, Regional Office, Rajkot
35	The Cluster Head, HDFC Bank, Rajkot

36	The Cluster Head, ICICI Bank, Gondal
37	The Cluster Head, Axis Bank, Rajkot
38	The Cluster Head, Yes Bank, Rajkot
39	The Cluster Head, Federal Bank, Ahmedabad
40	The Dist. Co-ordinator, Andhra Bank, Khambhalia
41	The Dist. Co-ordinator, Axis Bank Khambhalia
42	The Dist. Co-ordinator, Bank of Baroda, Khambhalia
43	The Dist. Co-ordinator, Bank of India, Khambhalia
44	The Dist. Co-ordinator, Central Bank of India, Khambhalia
45	The Dist. Co-ordinator, Dena Bank, Khambhalia
46	The Dist. Co-ordinator, GSARDB, Khambhalia
47	The Dist. Co-ordinator, HDFC Bank, Khambhalia
48	The Dist. Co-ordinator, ICICI Bank, Khambhalia
49	The Dist. Co-ordinator, JDCC Bank, Khambhalia
50	The Dist. Co-ordinator, Punjab National Bank, Dwarka
51	The Dist. Co-ordinator, State Bank of India, Khambhalia
52	The Dist. Co-ordinator, SaurashtraGramin Bank, Khambhalia
53	The Dist. Co-ordinator, Union Bank of India, Khambhalia
54	The Dist. Co-ordinator, Uco Bank, Dwarka
55	The Dist. Co-ordinator, Vijaya Bank, Khambhalia
56	The Dist. Co-ordinator, Yes Bank, Dwarka
57	The Dist. Co-ordinator, Federal Bank, Ramnagar
58	The Dist. Co-ordinator, Canara Bank, Khambhaliya
59	The Dist. Co-ordinator, Indian Bank, Dwarka
60	Regional Commissioner, Rajkot